

### REMARKS

This application has been carefully reviewed in light of the non-final Office Action dated January 10, 2008. Claims 1, 3 to 6, 8 to 11, 13 to 15, 35, and 52 have been cancelled, without prejudice or disclaimer of subject matter. Claims 36 and 46 have been amended and claims 53 to 60 have been added. Claims 36 to 51 and 53 to 60 remain in the application, of which claims 36 and 57 to 59 are the independent claims. Reconsideration and further examination are respectfully requested.

Initially, Applicants' undersigned representative thanks Examiner Borissov for the thoughtful courtesies and kind treatment afforded during the interview conducted on April 2, 2008. During the interview, Examiner Borissov and Applicants' representatives discussed the rejection of independent claim 36. This reply reflects the substance of the interview.

In the Office Action, claims 1, 3 to 6, 8 to 11, 13 to 15, and 35 to 52 were rejected under 35 U.S.C. § 103 over Walker (U.S. Patent Application Pub. No. 2002/0169664) and Gharavy (U.S. Patent Application Pub. No. 2003/0004840). Based on the following remarks, withdrawal of the § 103 rejections and further examination are respectfully requested.

Specifically, by this amendment, Applicants have canceled claims 1, 3 to 6, 8 to 11, 13 to 15, 35, and 52, without prejudice or disclaimer of subject matter, thereby rendering the rejection of claims 1, 3 to 6, 8 to 11, 13 to 15, 35, and 52 moot.

Referring to particular claim language, independent claim 36 recites a method comprising, inter alia, determining a time period between completion of a first transaction between an organization and a customer and completion of a second transaction between the organization and the customer based on a time attribute included in a second transaction record received from the organization, comparing the determined time period with an acceptable time period included in a first business rule, and, based on comparison results, determining, by the computer system, whether the second transaction between the organization and the customer was completed within the acceptable time period.

The applied references are not seen to disclose, teach or suggest the foregoing features recited by amended independent claim 36. In particular, as discussed in the interview of April 2, 2008, neither Walker, Gharavy, nor a proper combination of the two, is seen to disclose at least

the features of determining a time period between completion of a first transaction between an organization and a customer and completion of a second transaction between the organization and the customer based on a time attribute included in a second transaction record received from the organization, comparing the determined time period with an acceptable time period included in a first business rule, and, based on comparison results, determining, by the computer system, whether the second transaction between the organization and the customer was completed within the acceptable time period.

In particular, as indicated in the Office Action, "Walker does not specifically teach . . . that the business rule includes an acceptable time period in which the second transaction is expected to be completed." Office Action of January 10, 2008 at page 4. Instead, the Office Action relies on Gharavy.

Gharavy, however, is not seen to disclose determining a time period between completion of a first transaction between an organization and a customer and completion of a second transaction between the organization and the customer based on a time attribute included in a second transaction record received from the organization, as recited in amended independent claim 36. Specifically, in processing transactions, the Gharavy system verifies whether a representative's licensing credentials have been properly renewed prior to providing compensation to the representative for a particular transaction. See Gharavy at paragraph [0036]. In doing so, the Gharavy system does not determine a time period between completion of a first transaction between an organization and a customer and completion of a second transaction between the organization and the customer based on a time attribute included in a second transaction record received from the organization. Rather, in verifying licensing credentials, the Gharavy system determines whether a representative has met licensing requirements of a third party licensing authority that are unrelated to completion of transactions between the participants of the transaction. Thus, for at least these reasons, Applicants respectfully request reconsideration and withdrawal of the rejection of amended independent claim 36 and submit that amended independent claim 36 is allowable.

New independent claims 57 and 58, although different in scope from claim 36 and each other, recite features similar to those discussed above with respect to independent claim 36.

Accordingly, Applicants submit that independent claims 57 and 58 are allowable for reasons similar to those discussed above with respect to claim 36.

New independent claim 59 recites a computer-implemented method comprising, inter alia, identifying, by a business transaction management system, a time period in which a response business transaction to a request business transaction is due from a client based on an accessed business rule, where the time period is based on a preference of an organization in receiving responses to request business transactions and at least one rule of a jurisdiction governing transactions between the organization and the client, and the time period is different based on whether the accessed business rule is a first business rule that controls transactions between the organization and a first client or a second business rule a second business rule that controls transactions between the organization and a second client.

Applicants submit that neither Walker, Gharavy, nor a proper combination of the two, describes or suggests at least these features. Therefore, Applicants submit that new independent claim 59 is allowable.

The other rejected claims and new claims in the application are each dependent on these independent claims and are thus believed to be allowable over the applied references for at least the same reasons. Because each claim is deemed to define additional aspects of the disclosure, however, the individual consideration of each claim on its own merits is respectfully requested.

It is believed that all of the pending issues have been addressed. However, the absence of a reply to a specific rejection, objection, issue, or comment, including the Office Action's characterizations of the reference, does not signify agreement with or concession of that rejection, issue, or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment or cancellation of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment or cancellation. Since the amendments made herein have been made solely in an effort to expedite advancement of this case, the Applicants reserves the right to prosecute the rejected claims in further prosecution of this or related applications.

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No other matters being raised, it is believed that the entire application is fully in condition for allowance and such action is courteously solicited.

Please apply any charges or credits to deposit account 06-1050.

Respectfully submitted,

Date: April 10, 2008

/Jeremy J. Monaldo/

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